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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/665,919	09/20/2000	Venkatachari Dilip	CE1-002US	8530

34051 7590 03/26/2003  
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EXAMINER

SHIH, SALLY

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 03/26/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Applicati n N .

09/665,919

Applicant(s)

DILIP ET AL.

Examiner

Sally Shih

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period of Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 20 September 2000.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-47 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-47 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

**Priority under 35 U.S.C. §§ 119 and 120**

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892) 4) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948) 5) ☐ Notice of Informal Patent Application (PTO-152)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) \_\_\_\_\_ 6) ☐ Other: \_\_\_\_\_

**DETAILED ACTION**

1. This application has been reviewed. Original claims 1-47 are pending. The objections and rejections cited are as stated below:

***Title***

2. The title of the invention is not descriptive. A new title is required that is clearly indicative of the invention to which the claims are directed.

The following title is suggested:

Method and Apparatus for Managing Multiple Accounts.

***Claim Rejections - 35 USC § 102***

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claims 1-47 are rejected under 35 U.S.C. 102(b) as being anticipated by Musmanno et al. (United States Patent Number 5,826,243).

Claim 1. Musmanno et al. discloses a computer-implemented method comprising:  
  
initiating a withdrawal of assets from a first account at a first financial institution (Abstract and column 6, lines 44-65); and

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initiating a deposit of the withdrawn assets to a second account at a second financial institution, wherein the first account and the second account have a common account holder (Column 6, lines 44-65).

Claim 2. Musmanno et al. discloses a method as recited in claim 1 wherein initiating a withdrawal of assets includes generating a debit instruction (Fig. 1-2 and column 5, lines 27-31).

Claim 3. Musmanno et al. discloses a method as recited in claim 1 wherein initiating a deposit of assets includes generating a credit instruction (Fig. 1-2 and column 5, lines 27-31).

Claim 4. Musmanno et al. discloses a method as recited in claim 1 wherein the assets are withdrawn via a first payment network and the assets are deposited via a second payment network (Fig. 1-4 and column 5, lines 27-32).

Claim 5. Musmanno et al. discloses a method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via an ACH network (Fig. 1-4 and column 5, lines 27-32).

Claim 6. Musmanno et al. discloses a method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via a debit network (Fig. 1-4 and column 5, lines 27-32).

Claim 7. Musmanno et al. discloses a method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via a wire transfer (Fig. 1-4 and column 5, lines 27-32).

Claim 8. Musmanno et al. discloses a method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via an ACH processor (Fig. 1 and Fig. 4).

Claim 9. Musmanno et al. discloses a method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via a third financial institution (Fig. 1-4 and column 5, lines 27-32).

Claim 10. Musmanno et al. discloses a method as recited in claim 1 wherein the first account and the second account are asset accounts (Column 7, lines 4-7).

Claim 11. Musmanno et al. discloses one or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 1 (Fig. 1 and 4).

Claim 12. Musmanno et al. discloses a computer-implemented method comprising:  
  
withdrawing funds from a first account at a first financial institution; (Abstract and column 6, lines 44-65); and  
  
depositing the withdrawn funds into a second account at a second financial institution, wherein the first account and the second account have a common account holder (Column 6, lines 44-65)

Claim 13. Musmanno et al. discloses a method as recited in claim 12 wherein withdrawing funds includes generating a debit instruction (Fig. 1-2 and column 5, lines 27-31).

Claim 14. Musmanno et al. discloses a method as recited in claim 12 wherein depositing funds includes generating a credit instruction (Fig. 1-2 and column 5, lines 27-31).

Claim 15. Musmanno et al. discloses a method as recited in claim 12 wherein the funds are withdrawn via a first payment network and the funds are deposited via a second payment network (Fig. 1-4 and column 5, lines 27-32).

Claim 16. Musmanno et al. discloses a method as recited in claim 12 wherein withdrawing funds and depositing funds are effectuated via an ACH network (Fig. 1-4 and column 5, lines 27-32).

Claim 17. Musmanno et al. discloses a method as recited in claim 12 wherein withdrawing funds and depositing funds are effectuated via a debit network (Fig. 1-4 and column 5, lines 27-32).

Claim 18. Musmanno et al. discloses a method as recited in claim 12 wherein withdrawing funds and depositing funds are effectuated via a wire transfer (Fig. 1-4 and column 5, lines 27-32).

Claim 19. Musmanno et al. discloses a method as recited in claim 12 wherein withdrawing funds and depositing funds are effectuated via a third financial institution (Fig. 1-4 and column 5, lines 27-32).

Claim 20. Musmanno et al. discloses a method as recited in claim 12 wherein the first account and the second account are asset accounts (Column 7, lines 4-7).

Claim 21. Musmanno et al. discloses one or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 12 (Fig. 1 and 4).

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Claim 22. Musmanno et al. discloses a method comprising:

registering a plurality of financial accounts at a single point, wherein the registering of a plurality of accounts allows the transfer of funds between any pair of registered accounts (Fig. 1 and column 3, lines 23-31); and

initiating a transfer of funds from a first registered account associated with a first financial institution to a second registered account associated with a second financial institution (Fig. 2-3 and column 5, lines 27-32).

Claim 23. Musmanno et al. discloses a method as recited in claim 22 wherein initiating a transfer of funds includes:

initiating a withdrawal of assets from the first registered account; and initiating a deposit of the withdrawn assets to the second registered account (Column 6, lines 44-65).

Claim 24. Musmanno et al. discloses a method as recited in claim 23 wherein initiating a withdrawal of assets includes generating a debit instruction (Fig. 1-2 and column 5, lines 27-31).

Claim 25. Musmanno et al. discloses a method as recited in claim 23 wherein initiating a deposit of the withdrawn assets includes generating a credit instruction (Fig. 1-2 and column 5, lines 27-31).

Claim 26. Musmanno et al. discloses a method as recited in claim 23 wherein the assets are withdrawn via a first payment network and the assets are deposited via a second payment network (Fig. 1-4 and column 5, lines 27-32).

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Claim 27. Musmanno et al. discloses a method as recited in claim 22 wherein the transfer of funds is effectuated via a wire transfer (Fig. 1-4 and column 5, lines 27-32).

Claim 28. Musmanno et al. discloses a method as recited in claim 22 wherein the transfer of funds is effectuated via a third financial institution (Fig. 1-4 and column 5, lines 27-32).

Claim 29. Musmanno et al. discloses a method as recited in claim 22 wherein the first account and the second account are asset accounts (Column 7, lines 4-7).

Claim 30. Musmanno et al. discloses one or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 22 (Fig. 1 and Fig. 4).

Claim 31. Musmanno et al. discloses a method comprising:  
  
analyzing a plurality of accounts having a common account holder (Column 5, lines 60-66);  
  
determining whether an adjustment of funds among the plurality of accounts would benefit the account holder (Column 5, lines 66-67); and  
  
transferring funds between the plurality of accounts if such a transfer would benefit the account holder (Column 6, lines 1-4).

Claim 32. Musmanno et al. discloses a method as recited in claim 31 wherein transferring funds includes transferring funds from a first account to a second account (Fig. 3 and column 5, lines 27-32).



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Claim 33. Musmanno et al. discloses a method as recited in claim 31 wherein transferring funds includes transferring funds from a first account at a first financial institution to a second account at a second financial institution column 5, lines 27-32).

Claim 34. Musmanno et al. discloses a method as recited in claim 31 wherein transferring funds includes initiating a withdrawal of assets from a first account and initiating a deposit of assets withdrawn from the first account to a second account column 5, lines 27-32).

Claim 35. Musmanno et al. discloses a method as recited in claim 31 wherein transferring funds includes borrowing funds from a first account and crediting the borrowed funds to a second account column 5, lines 27-32).

Claim 36. Musmanno et al. discloses a method as recited in claim 31 further comprising requesting authorization from the account holder prior to transferring funds between the plurality of accounts column 5, lines 27-32).

Claim 37. Musmanno et al. discloses one or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 31 (Fig. 1 and Fig. 4).

Claim 38. Musmanno et al. discloses one or more computer-readable media having stored thereon a computer program that, when executed by one or more processors, causes the one or more processors to:

withdraw funds from a first account at a first financial institution (Abstract and Fig. 1-4); and

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deposit the withdrawn funds into a second account at a second financial institution, the first and second accounts having a common account holder (Abstract and Fig. 1-4).

Claim 39. Musmanno et al. discloses one or more computer-readable media as recited in claim 38 wherein the withdrawn funds are deposited into the second account with a credit instruction (Fig. 1-2 and column 5, lines 27-31).

Claim 40. Musmanno et al. discloses one or more computer-readable media as recited in claim 38 wherein the funds are withdrawn from the first account with a debit instruction (Fig. 1-2 and column 5, lines 27-31).

Claim 41. Musmanno et al. discloses one or more computer-readable media as recited in claim 38 wherein the first account and the second account are asset accounts (Column 7, lines 4-7).

Claim 42. Musmanno et al. discloses an apparatus comprising a financial management system to initiate a withdrawal of assets from a first account at a first financial institution and to further initiate a deposit of the withdrawn assets into a second account at a second financial institution, wherein the first and second accounts have a common account holder (Fig. 1-4).

Claim 43. Musmanno et al. discloses an apparatus as recited in claim 42 wherein the withdrawal of assets is effectuated using a debit instruction (Fig. 1-2 and column 5, lines 27-31).

Claim 44. Musmanno et al. discloses an apparatus as recited in claim 42 wherein the deposit of the withdrawn assets is effectuated using a credit instruction (Fig. 1-2 and column 5, lines 27-31).

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Claim 45. Musmanno et al. discloses an apparatus as recited in claim 42 wherein the assets are withdrawn via a first payment network and the assets are deposited via a second payment network (Fig. 1-4 and column 5, lines 27-32).

Claim 46. Musmanno et al. discloses an apparatus as recited in claim 42 wherein the financial management system is coupled to a third financial institution for effectuating the withdrawal of assets and the deposit of assets (Fig. 1-4 and column 5, lines 27-32).

Claim 47. Musmanno et al. discloses an apparatus as recited in claim 42 wherein the first account and the second account are asset accounts (Column 7, lines 4-7).

### ***Conclusion***

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. USPN 5,940,809, USPN 6,108,641, USPN 6,324,523 B1, USPN 6,513,019 B2, and JP 10149404A are cited of interest.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Sally Shih whose telephone number is 703-305-8550. The examiner can normally be reached on Flexible Schedule.

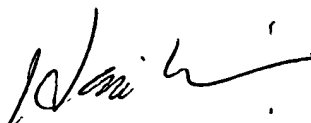
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 703-308-1065. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-7687 for regular communications and 703-305-7658 for After Final communications.

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Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.

sys

March 15, 2003



**HANI M. KAZIMI**  
**PRIMARY EXAMINER**